



IQTISODIYOT & TARAQQIYOT

Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal

No7
MAXSUS SON



BAKALAVR TALABALARINIG MAQOLALARI TO'PLAMI



ISSN: 2992-8982

<https://yashil-iqtisodiyot-taraqqiyot.uz/>

2025



IQTISODIYOT&TARAQQIYOT

Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal

Bosh muharrir:

Sharipov Kongiratbay Avezimbetovich

Elektron nashr. 148 sahifa.

E'lon qilishga 2025-yil sentyabrda ruxsat etildi.

Bosh muharrir o'rinbosari:

Karimov Norboy G'aniyevich

Muharrir:

Qurbonov Sherzod Ismatillayevich

Tahrir hay'ati:

Salimov Oqil Umrzoqovich, O'zbekiston Fanlar akademiyasi akademigi
Abduraxmanov Kalandar Xodjayevich, O'zbekiston Fanlar akademiyasi akademigi
Sharipov Kongiratbay Avezimbetovich, texnika fanlari doktori (DSc), professor
Rae Kvon Chung, Janubiy Koreya, TDIU faxriy professori, "Nobel" mukofoti laureati
Osman Mesten, Turkiya parlamenti a'zosi, Turkiya – O'zbekiston do'stlik jamiyati rahbari
Axmedov Durbek Kudratillayevich, iqtisodiyot fanlari doktori (DSc), professor
Axmedov Sayfullo Normatovich, iqtisodiyot fanlari doktori (DSc), professor
Abduraxmanova Gulnora Kalandarovna, iqtisodiyot fanlari doktori (DSc), professor
Kalonov Muxiddin Baxritdinovich, iqtisodiyot fanlari doktori (DSc), professor
Siddiqova Sadoqat G'afforovna, pedagogika fanlari bo'yicha falsafa doktori (PhD)
Xudoyqulov Sadirdin Karimovich, iqtisodiyot fanlari doktori (DSc), professor
Maxmudov Nosir, iqtisodiyot fanlari doktori (DSc), professor
Yuldashev Mutallib Ibragimovich, iqtisodiyot fanlari doktori (DSc), professor
Samadov Asqarjon Nishonovich, iqtisodiyot fanlari nomzodi, professor
Slizovskiy Dimitriy Yegorovich, texnika fanlari doktori (DSc), professor
Mustafakulov Sherzod Igamberdiyevich, iqtisodiyot fanlari doktori (DSc), professor
Axmedov Ikrom Akramovich, iqtisodiyot fanlari doktori (DSc), professor
Eshtayev Alisher Abdug'aniyevich, iqtisodiyot fanlari doktori (DSc), professor
Xajiyev Baxtiyor Dushaboyevich, iqtisodiyot fanlari doktori (DSc), professor
Hakimov Nazar Hakimovich, falsafa fanlari doktori (DSc), professor
Musayeva Shoira Azimovna, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD), professor
Ali Konak (Ali Ko'nak), iqtisodiyot fanlari doktori (DSc), professor (Turkiya)
Cham Tat Huei, falsafa fanlari doktori (PhD), professor (Malayziya)
Foziljonov Ibrohimjon Sotvoldix'o'ja o'g'li, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD), dots.
Utayev Uktam Choriyevich, O'z.Respub. Bosh prokuraturasi boshqarma boshlig'i o'rinbosari
Ochilov Farkhod, O'zbekiston Respublikasi Bosh prokuraturasi IJQKD boshlig'i
Buzrukxonov Sarvarxon Munavvarxonovich, iqtisodiyot fanlari nomzodi, dotsent
Axmedov Javohir Jamolovich, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD)
Toxirov Jaloliddin Ochil o'g'li, texnika fanlari bo'yicha falsafa doktori (PhD), katta o'qituvchi
Bobobekov Ergash Abdumalikovich, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD), v.b. dots.
Djudi Smetana, pedagogika fanlari nomzodi, dotsent (AQSH)
Krissi Lyuis, pedagogika fanlari nomzodi, dotsent (AQSH)
Glazova Marina Viktorovna, iqtisodiyot fanlari nomzodi (Moskva)
Nosirova Nargiza Jamoliddin qizi, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD), dotsent
Sevil Piriyeva Karaman, falsafa fanlari doktori (PhD) (Turkiya)
Mirzaliyev Sanjar Makhamatjon o'g'li, TDIU ITI departamenti rahbari
Ochilov Bobur Baxtiyor o'g'li, TDIU katta o'qituvchisi



IQTISODIYOT & TARAQQIYOT

Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal

Editorial board:

Salimov Okil Umrzokovich, Academician of the Academy of Sciences of Uzbekistan
Abdurakhmanov Kalandar Khodjayevich, Academician of the Academy of Sciences of Uzbekistan
Sharipov Kongirاتبay Avezimbetovich, Doctor of Technical Sciences (DSc), Professor
Rae Kwon Chung, South Korea, Honorary Professor at TSUE, Nobel Prize Laureate
Osman Mesten, Member of the Turkish Parliament, Head of the Turkey–Uzbekistan Friendship Society
Akhmedov Durbek Kudratillayevich, Doctor of Economic Sciences (DSc), Professor
Akhmedov Sayfullo Normatovich, Doctor of Economic Sciences (DSc), Professor
Abdurakhmanova Gulnora Kalandarovna, Doctor of Economic Sciences (DSc), Professor
Kalonov Mukhiddin Bakhridinovich, Doctor of Economic Sciences (DSc), Professor
Siddikova Sadokat Gafforovna, Doctor of Philosophy (PhD) in Pedagogical Sciences
Khudoykulov Sadirdin Karimovich, Doctor of Economic Sciences (DSc), Professor
Makhmudov Nosir, Doctor of Economic Sciences (DSc), Professor
Yuldashev Mutallib Ibragimovich, Doctor of Economic Sciences (DSc), Professor
Samadov Askarjon Nishonovich, Candidate of Economic Sciences, Professor
Slizovskiy Dmitriy Yegorovich, Doctor of Technical Sciences (DSc), Professor
Mustafakulov Sherzod Igamberdiyevich, Doctor of Economic Sciences (DSc), Professor
Akhmedov Ikrom Akramovich, Doctor of Economic Sciences (DSc), Professor
Eshtayev Alisher Abduganiyevich, Doctor of Economic Sciences (DSc), Professor
Khajiyev Bakhtiyor Dushaboyevich, Doctor of Economic Sciences (DSc), Professor
Khakimov Nazar Khakimovich, Doctor of Philosophy (DSc), Professor
Musayeva Shoira Azimovna, Doctor of Philosophy (PhD) in Economic Sciences, Professor
Ali Konak, Doctor of Economic Sciences (DSc), Professor (Turkey)
Cham Tat Huei, Doctor of Philosophy (PhD), Professor (Malaysia)
Foziljonov Ibrokhimjon Sotvoldikhoja ugli, Doctor of Philosophy (PhD) in Economic Sciences, Associate Professor
Utayev Uktam Choriyevich, Deputy Head of Department, Prosecutor General's Office of Uzbekistan
Ochilov Farkhod, Head of DCEC, Prosecutor General's Office of Uzbekistan
Buzrukkhonov Sarvarkhon Munavvarkhonovich, Candidate of Economic Sciences, Associate Professor
Akhmedov Javokhir Jamolovich, Doctor of Philosophy (PhD) in Economic Sciences
Tokhirov Jaloliddin Ochil ugli, Doctor of Philosophy (PhD) in Technical Sciences, Senior Lecturer
Bobobekov Ergash Abdumalikovich, Doctor of Philosophy (PhD) in Economic Sciences, Acting Associate Professor
Judi Smetana, Candidate of Pedagogical Sciences, Associate Professor (USA)
Chrissy Lewis, Candidate of Pedagogical Sciences, Associate Professor (USA)
Glazova Marina Viktorovna, Candidate of Economic Sciences (Moscow)
Nosirova Nargiza Jamoliddin kizi, Doctor of Philosophy (PhD) in Economic Sciences, Associate Professor
Sevil Piriyeva Karaman, Doctor of Philosophy (PhD) (Turkey)
Mirzaliyev Sanjar Makhamatjon ugli, Head of the Department of Scientific Research and Innovations, TSUE
Ochilov Bobur Bakhtiyor ugli, Senior lecturer at TSUI

Ekspertlar kengashi:

Berkinov Bazarbay, iqtisodiyot fanlari doktori (DSc), professor
Po'latov Baxtiyor Alimovich, texnika fanlari doktori (DSc), professor
Aliyev Bekdavlal Aliyevich, falsafa fanlari doktori (DSc), professor
Isakov Janabay Yakubbayevich, iqtisodiyot fanlari doktori (DSc), professor
Xalikov Suyun Ravshanovich, iqtisodiyot fanlari nomzodi, dotsent
Rustamov Ilhomiddin, iqtisodiyot fanlari nomzodi, dotsent
Hakimov Ziyodulla Ahmadovich, iqtisodiyot fanlari doktori, dotsent
Kamilova Iroda Xusniddinovna, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD)
G'afurov Doniyor Orifovich, pedagogika fanlari bo'yicha falsafa doktori (PhD)
Fayziyev Oybek Raximovich, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD), dotsent
Tuxtabayev Jamshid Sharafetdinovich, iqtisodiyot fanlari bo'yicha falsafa doktori (PhD), dotsent
Xamidova Faridaxon Abdulkarim qizi, iqtisodiyot fanlari doktori, dotsent
Yaxshiboyeva Laylo Abdisattorovna, katta o'qituvchi
Babayeva Zuhra Yuldashevna, mustaqil tadqiqotchi

Board of Experts:

Berkinov Bazarbay, Doctor of Economic Sciences (DSc), Professor
Pulatov Bakhtiyor Alimovich, Doctor of Technical Sciences (DSc), Professor
Aliyev Bekdavlal Aliyevich, Doctor of Philosophy (DSc), Professor
Isakov Janabay Yakubbayevich, Doctor of Economic Sciences (DSc), Professor
Khalikov Suyun Ravshanovich, Candidate of Economic Sciences, Associate Professor
Rustamov Ilkhomiddin, Candidate of Economic Sciences, Associate Professor
Khakimov Ziyodulla Akhmadovich, Doctor of Economic Sciences, Associate Professor
Kamilova Iroda Xusniddinovna, Doctor of Philosophy (PhD) in Economics
Gafurov Doniyor Orifovich, Doctor of Philosophy (PhD) in Pedagogy
Fayziyev Oybek Raximovich, Doctor of Philosophy (PhD) in Economics, Associate Professor
Tukhtabayev Jamshid Sharafetdinovich, Doctor of Philosophy (PhD) in Economics, Associate Professor
Khamidova Faridaxon Abdulkarimovna, Doctor of Economic Sciences, Associate Professor
Yakhshiboyeva Laylo Abdisattorovna, Senior Lecturer
Babayeva Zuhra Yuldashevna, Independent Researcher

08.00.01 Iqtisodiyot nazariyasi
08.00.02 Makroiqtisodiyot
08.00.03 Sanoat iqtisodiyoti
08.00.04 Qishloq xo'jaligi iqtisodiyoti
08.00.05 Xizmat ko'rsatish tarmoqlari iqtisodiyoti
08.00.06 Ekonometrika va statistika
08.00.07 Moliya, pul muomalasi va kredit
08.00.08 Buxgalteriya hisobi, iqtisodiy tahlil va audit
08.00.09 Jahon iqtisodiyoti
08.00.10 Demografiya. Mehnat iqtisodiyoti
08.00.11 Marketing
08.00.12 Mintaqaviy iqtisodiyot
08.00.13 Menejment
08.00.14 Iqtisodiyotda axborot tizimlari va texnologiyalari
08.00.15 Tadbirkorlik va kichik biznes iqtisodiyoti
08.00.16 Raqamli iqtisodiyot va xalqaro raqamli integratsiya
08.00.17 Turizm va mehmonxona faoliyati

Muassis: "Ma'rifat-print-media" MChJ

Hamkorlarimiz: Toshkent davlat iqtisodiyot universiteti, O'zR Tabiat resurslari vazirligi, O'zR Bosh prokuraturasi huzuridagi IJQK departamenti.

Jurnalning ilmiyligi:

“Yashil” iqtisodiyot va taraqqiyot” jurnali

O'zbekiston Respublikasi
Oliy ta'lim, fan va innovatsiyalar
vazirligi huzuridagi Oliy
attestatsiya komissiyasi
rayosatining
2023-yil 28-fevraldagi
333/5-sonli qarori bilan
ro'yxatdan o'tkazilgan.



MUNDARIJA

METHODS USED IN BUSINESS DECISION-MAKING	10
Ochildiev Bekhruz To'liqin ogli, Safarov Alisher	
YASHIRIN IQTISODIYOTNING AMALIY TAHLILI O'ZBEKISTON MIQYOSIDA VA UNING XUFYONA JIHATI	15
Yuldasheva Nargiza Rashidovna, Koshanov Abdimurat Azat uli	
BIZNESDA VA RAQAMLI TEXNOLOGIYALAR DAVRIDA KASBIY KOMMUNIKATSIYALAR	20
Gulmurodova Marjona Olimjon qizi, Normamatova Sitora Nozim qizi, Umida Yuldasheva Anasaliyevna	
ИНТЕГРАЦИЯ ТЕХНОЛОГИЙ МОДЕЛИРОВАНИЯ В ОБРАЗОВАНИЕ ПО БУХГАЛТЕРСКОМУ УЧЁТУ: ПОВЫШЕНИЕ ПРОФЕССИОНАЛЬНЫХ КОМПЕТЕНЦИЙ ДЛЯ УСТОЙЧИВОГО РАЗВИТИЯ.....	25
Муратова Наргиза Тахировна	
MIGRATSIYA JARAYONLARI VA IQTISODIY TENGSIZLIK O'RTASIDAGI O'ZARO TA'SIR XUSUSIYATLARI.....	30
E.T. Samadova, M.Sh.Raximova	
O'ZBEKISTON KORXONALARIDA RAQAMLI TRANSFORMATSIYA JARAYONIDA MENEJMENTNING YANGI YONDASHUVLARI	36
Shoydulova Maftuna Zafar qizi, Meliyeva Nargiza Eshboyevna	
TURIZMNI RIVOJLANTIRISHDA INNOVATSION YONDASHUVLAR: IMKONIYATLAR VA MUAMMOLAR.....	43
Nosirov Sabohiddin, Abdullayeva Mohiniso, Hafizullayev Javlon, Kasimova Zilola G'ulomiddinova	
MEHNAT MIGRATSIYASI VA PUL O'TKAZMALARINING IQTISODIYOTGA TA'SIRI	48
Chintemirova Diyora Shuxrat qizi, Akbarova Barno Shuxratovna	
TADBIRKORLIK FAOLIYATINI RIVOJLANTIRISHDA TIJORAT BANKLAR VA MIKROMOLIYA TASHKILOTLARINING O'RNI	53
Mirkomilov Nozimjon Oybek o'g'li, Tillayev Xurshid Sulaymon o'g'li	
O'ZBEKISTON RESPUBLIKASIDA YASHIL MOLIYALASHTIRISHNI JORIY QILISH ORQALI IQTISODIY RIVOJLANISH TENDENSIYALARI.....	59
Inatullayeva Intizor Jamshid qizi, Uchqun Yunusovich O'roqov	
CHIQINDILARNI QAYTA ISHLASHNING IQTISODIY SAMARADORLIGI	64
G'ayratova Zilola G'anijon qizi, Ibragimov G'anijon G'ayratovich	
INSON KAPITALI SIFATINI YAXSHILASH ORQALI MILLIY IQTISODIYOTNING RAQOBATBARDOSHLIGINI OSHIRISH ISTIQBOLLARI	68
Ismoilova Intizor, To'ychiboyeva Adiba, Xabibullayeva Mohinur, Berdiqulova Sevinch	
KICHIK BIZNES VA XUSUSIY TADBIRKORLIKNING DAVLAT IQTISODIYOTIDAGI AHAMIYATI	73
To'xtaraliyev To'lagan Nurlanbek o'g'li, Ibragimov Ulmas Raxmanovich	
TADBIRKORLIK FAOLIYATINING IQTISODIY RIVOJLANISHDAGI O'RNI VA AHAMIYATI	76
Ergasheva Komila To'ra qizi	
XALQARO IQTISODIY KO'RSATKICHLAR STATISTIKASIDAGI MUAMMOLAR	79
Ro'ziqulov Abduqahhor Ixtiyor o'g'li, Babanazarova Sevara Abdinazarovna	
MEHNAT RESURSLARINING TARKIBIY TUZILMASINI BAHOLASH.....	84
Ibragimov G'anijon G'ayratovich, Odilxonova Nilufar Axmadxo'ja qizi	
XALQARO LOGISTIKA VA GLOBAL IQTISODIY INTEGRATSIYA	90
Adashaliyev Miraziz Mirzoxidjon o'g'li, Dadaboyev Dadajon Rustamovich	
YASHIL VA SIRKULAR IQTISODIYOT ASOSIDA BARQAROR IQTISODIY O'SISHNI TA'MINLASH MEXANIZMLARI	95
Normamatova Sitora Nozim qizi, U. A. Yuldasheva	
O'ZBEKISTON AKSIYADORLIK JAMIYATLARIDA DIVIDEND SIYOSATINING MOLIYAVIY BARQARORLIKKA TA'SIRI VA STATISTIK TAHLIL	102
Kodirov Ozodbek Norqobil O'g'li, Shakirova Nigora Axralovna	



XIZMATLAR SOHASINI INNOVATSION RIVOJLANTIRISH YO'NALISHLARI.....	106
Karimov Oybek, Baxriddinov Nodirbek Zamirdinovich	
TRANSMILLIY KORPORATSIYALARNING SHAKLLANISHI HAMDA O'ZBEKISTON VA JAHON IQTISODIYOTIDAGI ROLI.....	110
Nazirov Jaloliddin Shuxratjon o'g'li, Xamidxonov Qobilxon Shuhrat o'g'li	
INFILYATSIYA VA UNING AHOLI TURMUSH DARAJASIGA TA'SIRI O'ZBEKISTON MISOLIDA.....	119
Xazratqulova Zebo Zafarovna, Ibragimov G'anijon G'ayratovich	
АНАЛИЗ ИННОВАЦИОННОГО РАЗВИТИЯ ПРЕДПРИЯТИЙ СФЕРЫ УСЛУГ (НА ПРИМЕРЕ САМАРКАНДСКОЙ ОБЛАСТИ).....	122
Алимаматова Муслима Акмаловна, Насиров Дилшод Фархадович	
RAISING PUBLIC AWARENESS AND GREEN CONSUMPTION: THE ROLE OF EDUCATION IN THE GREEN ECONOMY	128
Samadova Zarinabonu Farhod kizi, Z. X. Bazarov	
THE POWER OF DIGITAL STORYTELLING IN SUSTAINABLE TOURISM: A CASE STUDY OF COMMUNITY-BASED TOURISM IN UZBEKISTAN.....	132
Artikov Umid Musurmon o'g'li, Sayfiddinov Isfandiyor Asroriddinovich	
TASHKILOTLARDA BOSHQARUV USLUBLARI VA ULARGA TA'SIR ETUVCHI OMILLAR	139
Jonibekov Zohirjon Davronbek o'g'li, Ibragimov Isroil Usmanovich	
THE ROLE OF ARTIFICIAL INTELLIGENCE IN ECONOMICS.....	143
Najimova Baxtigul Abdilkasim qizi, Ismailov Bakhyt Abdireymovich	



THE ROLE OF ARTIFICIAL INTELLIGENCE IN ECONOMICS

Najimova Baxtigul Abdilkasim qizi

Karakalpak State University named after Berdakh,
Faculty of economics, marketing major 2nd year student
Email: baxtigulnajimova1@gmail.com

Scientific supervisor:

Ismailov Bakhyt Abdireymovich

Karakalpak State University,
Associate Professor (PhD) of the Department of
"Fundamentals of Management and Economics"

Abstract: This thesis explores the multifaceted role of artificial intelligence (AI) in economics, focusing on its impact on business operations, job creation, and skill enhancement. It examines how AI technologies streamline processes and improve efficiency in various industries while also addressing the potential for job displacement due to automation.

Key words: AI, automation, labor displacement, AI in business, employment, risk.

Annotatsiya: Ushbu tadqiqot sun'iy intellektning (AI) iqtisodiyotdagi ko'p qirrali rolini, xususan, biznes jarayonlariga, ish o'rinlari yaratishga va malaka oshirishga ta'sirini o'rganadi. Unda AI texnologiyalarining turli sohalarda jarayonlarni soddalashtirish va samaradorlikni oshirishdagi ahamiyati, shuningdek, avtomatlashtirish natijasida ish o'rinlari qisqarishi xavfi ham tahlil qilinadi.

Kalit so'zlar: sun'iy intellekt, avtomatlashtirish, mehnat bozori, AI biznesda, bandlik, xavf.

Аннотация: В данном исследовании рассматривается многогранная роль искусственного интеллекта (AI) в экономике, в частности его влияние на бизнес-процессы, создание рабочих мест и повышение квалификации. Анализируется, как технологии искусственного интеллекта упрощают процессы и повышают эффективность в различных отраслях, а также рассматриваются риски потери рабочих мест вследствие автоматизации.

Ключевые слова: искусственный интеллект, автоматизация, рынок труда, AI в бизнесе, занятость, риск.

INTRODUCTION

In recent years, artificial intelligence (AI) has emerged as one of the most transformative forces shaping the global economy. Its integration into economic analysis, forecasting, production, and management processes has fundamentally altered the way economic systems function. AI technologies such as machine learning, big data analytics, and neural networks enable economists and policymakers to process vast amounts of information with unprecedented accuracy and speed. These tools not only enhance the precision of economic modeling and decision-making but also contribute to optimizing labor productivity, improving resource allocation, and predicting market trends.

Moreover, AI-driven automation and data-based decision systems have become essential components of digital transformation strategies across both developed and developing economies. By facilitating innovation in finance, trade, and public administration, AI strengthens competitiveness and efficiency within the global market. However, its rapid advancement also raises important challenges related to employment displacement, data privacy, and algorithmic bias. Therefore, understanding the economic implications of artificial intelligence requires a comprehensive analysis of its benefits, limitations, and policy implications.

This article aims to explore the multifaceted role of AI in modern economics, focusing on its application in economic modeling, financial systems, labor markets, and public policy. By examining both theoretical foundations and empirical evidence, the study seeks to assess how AI contributes to sustainable economic growth and inclusive development in the era of digital transformation.



REVIEW OF LITERATURE ON THE SUBJECT

Artificial intelligence (AI) has become a transformative force within modern economics, reshaping how production, labor, and decision-making are organized. According to Ajay Agrawal, Joshua Gans, and Avi Goldfarb, the introduction of AI significantly reduces the cost of prediction, thereby influencing firm strategies, market design, and comparative advantages. Their book *Prediction Machines* demonstrates that cheaper prediction changes the nature of economic value creation by automating cognitive tasks once performed by humans.

David Autor argues that technological progress does not necessarily eliminate jobs but transforms their structure. In his work *Why Are There Still So Many Jobs?*, he explains that AI and automation tend to substitute repetitive tasks while complementing those requiring creativity, problem-solving, and interpersonal interaction. Similarly, Daron Acemoglu and Pascual Restrepo show in their research that automation can lead to job polarization—creating high-skilled opportunities while displacing low-skilled labor. They emphasize that the balance between displacement and reinstatement of labor depends on institutional adaptation and education policies.

The relationship between AI and innovation is analyzed by Iain Cockburn, Rebecca Henderson, and Scott Stern, who argue that AI accelerates innovation by increasing the efficiency of research and development processes. However, they also note that AI may strengthen market concentration, as data and computational resources are predominantly controlled by large firms. Their empirical studies reveal that the productivity effects of AI are uneven across industries, reflecting differences in data availability and managerial capability.

From a broader technological and social perspective, Erik Brynjolfsson and Andrew McAfee in *The Second Machine Age* highlight that AI drives exponential growth in productivity but also deepens inequality when institutional responses lag behind. They claim that societies capable of combining technological progress with inclusive education and social policies will benefit most from AI-driven economic transformation.

Ethical and policy concerns are extensively discussed by Solon Barocas and Andrew Selbst, who demonstrate how algorithmic decision-making can perpetuate existing social biases. Their study *Big Data's Disparate Impact* emphasizes that unregulated AI systems may unintentionally discriminate in employment, credit, or insurance markets. Meanwhile, the OECD in its report *Artificial Intelligence in Society* outlines global policy priorities such as fairness, transparency, and data governance, highlighting the importance of international cooperation in mitigating AI-related economic risks.

Finally, Stuart Russell and Peter Norvig provide the theoretical foundation of AI's mechanisms and logic, illustrating how machine learning and optimization techniques can be integrated into economic models. Their work connects computer science with economic analysis, paving the way for multidisciplinary approaches in understanding AI's role in market dynamics, finance, and policy-making.

Collectively, these scholars reveal that AI's impact on economics is multifaceted: it enhances productivity and innovation, transforms labor markets, and introduces new ethical and governance challenges. Sustainable integration of AI into economic systems therefore requires balanced policies that encourage technological diffusion while protecting social equity and transparency.

RESEARCH METHODOLOGY

The research used a combination of qualitative and quantitative methods. Data were collected from academic publications, policy reports, and economic databases focusing on AI applications in economics. Statistical analysis and content analysis were employed to evaluate empirical studies, identify key patterns, and assess the economic effects of artificial intelligence on productivity, labor markets, and innovation dynamics.

ANALYSIS AND RESULTS

In contemporary world, the rapid advancement of Artificial Intelligence (AI) has spread in a new era of technological innovation. It is affecting people in many ways namely, various economic fields, job market and our daily life. It transferred our lives into another level by creating new industries with more conveniences, enhancing productivity as well as making our works easier, while also considering the potential challenges for process of automation and labor displacement. AI's influence is becoming increasingly pervasive, raising profound questions about its impact on economic growth and future of work.

Artificial intelligence is the simulation of human intelligence processes by machines, especially computer systems. Examples of AI applications include expert systems, natural language processing (NLP), speech recognition and machine vision.

In general, AI systems work by ingesting large amounts of labeled training data, analyzing that data for correlations and patterns, and using these patterns to make predictions about future states.



1. AI in Business Operations

This vision, where AI transforms demand forecasting, inventory management, and customer experience personalization from cumbersome tasks into streamlined processes, is not a distant dream but today's reality. AI, extending beyond the confines of Silicon Valley tech giants to businesses of all scales, employs technologies like machine learning and robotic process automation (RPA) to not just automate tasks but also reveal insights previously obscured in data.

This paradigm shift in business operations, powered by AI, not only enhances efficiency and decision-making but also unveils new opportunities and customizes interactions, ushering in a new era of creativity and strategic growth. Explore the transformative power of AI in business, as it propels operations beyond traditional limits to a future brimming with potential.

2. Job Creation and Skill Enhancement

The advent of Artificial Intelligence (AI) has profoundly affected the landscape of work, necessitating a nuanced examination of its role in job creation and skill enhancement. While AI's capacity to automate tasks and enhance productivity is undeniable, the question of whether it will create or displace jobs remains a critical point of debate (Figure 1).

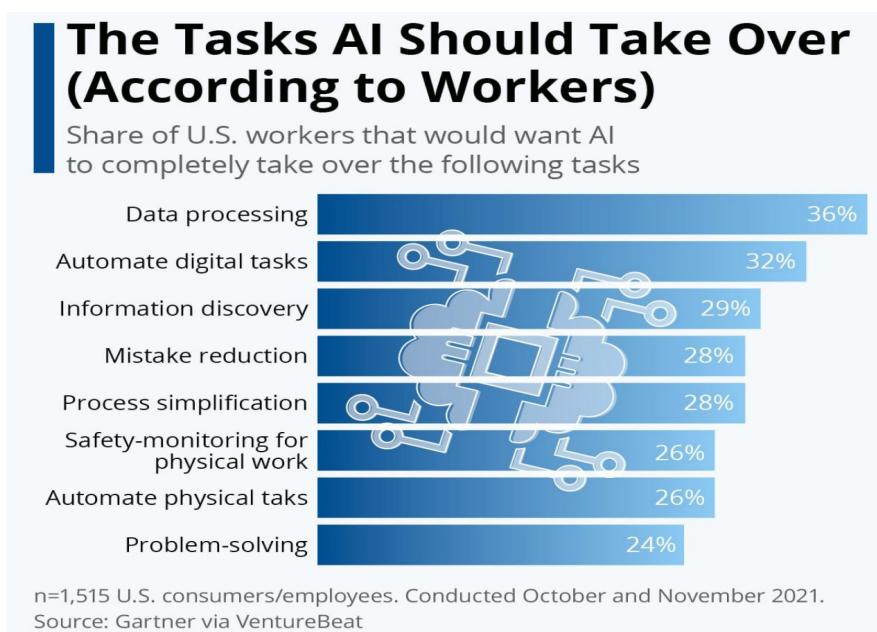


Figure 1. The Tasks AI Should Take Over (According to Workers)

This chart shows the tasks that U.S. workers would like AI to completely take over.

On the one hand, AI is fostering the emergence of new sectors and industries, creating a demand for skilled professionals in areas like data science, AI engineering, and cybersecurity. This transformative impact on the workforce necessitates a re-evaluation of existing skills and the acquisition of new ones. AI's influence extends beyond creating new jobs to enhancing existing ones. By automating repetitive tasks, AI frees up human workers to focus on more complex and creative aspects of their roles, increasing overall productivity. However, this potential for augmentation can also lead to the displacement of certain jobs, particularly those involving routine tasks.

3. AI Automation and Job Displacement

The Rise of Automation and AI

Automation and AI technologies are revolutionizing industries across the globe. Robots, machine learning algorithms, and intelligent systems are being deployed to streamline processes, improve efficiency, and augment human capabilities. While these technologies offer immense potential for innovation and productivity, they also raise questions about their impact on the labor market.

Job Displacement and Reskilling:

The implementation of automation technologies can lead to job displacement, as certain tasks become automated, rendering some job roles obsolete. However, history has shown that technological advancements also create new opportunities and jobs. To adapt to the changing landscape, individuals and organizations must prioritize reskilling and upskilling efforts. Investing in lifelong learning and acquiring new skills can help workers remain competitive in the evolving job market.



Shifts in Employment Patterns:

Automation tends to have a disproportionate impact on specific sectors and job categories. Routine and repetitive tasks are most susceptible to automation, while jobs requiring creativity, critical thinking, and interpersonal skills are less likely to be automated. This shift in employment patterns emphasizes the importance of developing a diverse skill set that combines technical proficiency with uniquely human abilities.

Although AI automation will bring about significant productivity gains for society as a whole, it will nevertheless spawn winners and losers. Economists usually speak of such labor shocks in the abstract, believing that displaced workers can be retrained and transitioned to other parts of the economy. But the reality is that this transition is long – Keynes once remarked, “In the long run we are all dead” – and some will find that they do not have the requisite skills demanded in the new paradigm. As such, the distributional implications of AI must take priority in policymaking.

This graph provides information about automation risk by job type in percentages (Figure 2):

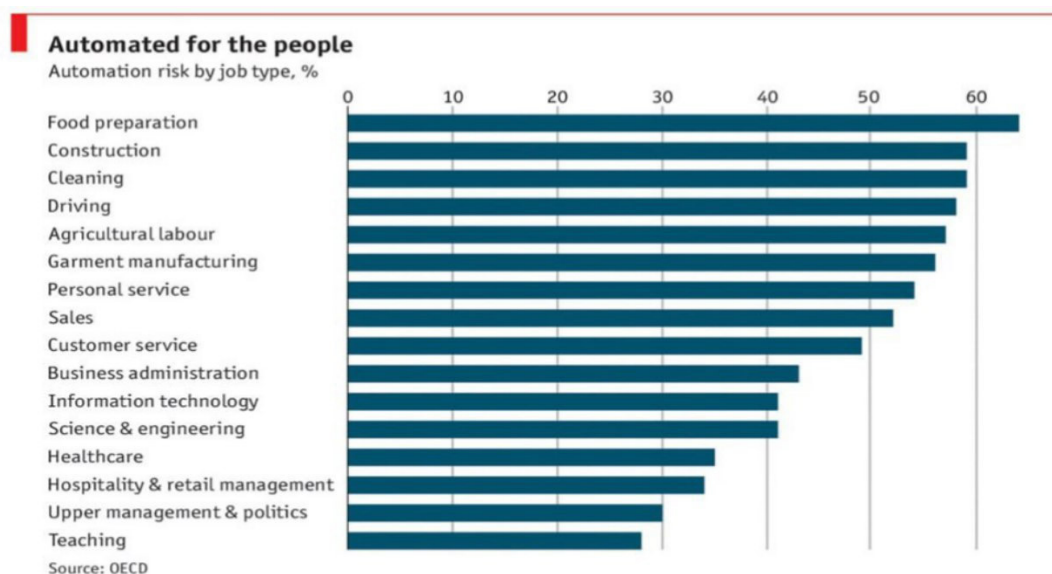


Figure 2. Automation Risk by Job Type (OECD, “Automated for the People”)

CONCLUSIONS AND SUGGESTIONS

Artificial intelligence has become a key driver of transformation in contemporary economics, reshaping production systems, labor markets, and decision-making processes. The findings of the study indicate that AI contributes to greater efficiency, predictive accuracy, and innovation across multiple economic sectors. However, the impact remains uneven, depending on institutional readiness, data infrastructure, and workforce adaptability. Without proper governance, AI-driven growth may increase inequality and create barriers for small and medium enterprises to compete effectively in data-intensive markets.

To ensure sustainable and inclusive development, it is essential to strengthen national digital infrastructure, enhance AI literacy among economists and policymakers, and promote ethical data governance. Encouraging interdisciplinary research that links economics, computer science, and public policy can improve the understanding of AI's long-term macroeconomic effects. Governments should also invest in human capital and create supportive regulatory frameworks that foster innovation while protecting social equity, transparency, and accountability in AI-based economic systems.

List of used literature:

1. A. Agrawal, J. Gans, A. Goldfarb. Prediction Machines: The Simple Economics of Artificial Intelligence. – Boston: Harvard Business Review Press, 2018. – 272 p.
2. D. Autor. Why Are There Still So Many Jobs? – Journal of Economic Perspectives, Vol. 29, No. 3. – 2015. – P. 3–30.
3. D. Acemoglu, P. Restrepo. Artificial Intelligence, Automation and Work. – Cambridge: NBER Working Paper No. 24196, 2018. – 47 p.
4. I.M. Cockburn, R. Henderson, S. Stern. The Impact of Artificial Intelligence on Innovation. – Cambridge: NBER Working Paper No. 24449, 2018. – 39 p.
5. E. Brynjolfsson, A. McAfee. The Second Machine Age: Work, Progress, and Prosperity in a Time of Brilliant Technologies. – New York: W. W. Norton & Company, 2014. – 306 p.
6. S. Barocas, A.D. Selbst. Big Data's Disparate Impact. – California Law Review, Vol. 104. – 2016. – P. 671–732.



7. S.J. Russell, P. Norvig. Artificial Intelligence: A Modern Approach. – Upper Saddle River, NJ: Prentice Hall, 2010. – 1152 p.
8. OECD. Artificial Intelligence in Society. – Paris: OECD Publishing, 2019. – 150 p.
9. E. Brynjolfsson, T. Mitchell. What Can Machines Learn and What Does It Mean for Occupations and the Economy? – AEA Papers and Proceedings, Vol. 108. – 2018. – P. 43–47.
10. M. Chui, J. Manyika, M. Miremadi. Where Machines Could Replace Humans—and Where They Can't (Yet). – McKinsey Quarterly, 2016. – 10 p.



IQTISODIYOT & TARAQQIYOT

Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal

Ingliz tili muharriri: Feruz Hakimov

Musahhih: Zokir ALIBEKOV

Sahifalovchi va dizayner: Oloviddin Sobir o'g'li

7-Maxsus son. Bakalavr talabalarining maqolalari to'plami

© Materiallar ko'chirib bosilganda "Yashil" iqtisodiyot va taraqqiyot" jurnali manba sifatida ko'rsatilishi shart. Jurnalda bosilgan material va reklamalardagi dalillarning aniqligiga mualliflar ma'sul. Tahririyat fikri har vaqt ham mualliflar fikriga mos kelamasligi mumkin. Tahririyatga yuborilgan materiallar qaytarilmaydi.

Mazkur jurnalda maqolalar chop etish uchun quyidagi havolalarga maqola, reklama, hikoya va boshqa ijodiy materiallar yuborishingiz mumkin.

Materiallar va reklamalar pullik asosda chop etiladi.

El.Pochta: sq143235@gmail.com

Bot: @iqtisodiyot_77

Tel.: 93 718 40 07

Jurnalga istalgan payt quyidagi rekvizitlar orqali obuna bo'lishingiz mumkin. Obuna bo'lgach, @iqtisodiyot_77 telegram sahifamizga to'lov haqidagi ma'lumotni skrinshot yoki foto shaklida jo'natishingizni so'raymiz. Shu asosda har oygi jurnal yangi sonini manzilingizga jo'natamiz.

"Yashil" iqtisodiyot va taraqqiyot" jurnali 03.11.2022-yildan O'zbekiston Respublikasi Prezidenti Adminstratsiyasi huzuridagi Axborot va ommaviy kommunikatsiyalar agentligi tomonidan №566955 reyestr raqami tartibi bo'yicha ro'yxatdan o'tkazilgan.

Litsenziya raqami: №046523. PNFL: 30407832680027

Manzilimiz: Toshkent shahar, Mirzo Ulug'bek tumani
Kumushkon ko'chasi, 26-uy.



Jurnal sayti: <https://yashil-iqtisodiyot-taraqqiyot.uz>